

North Carolina Justice Center
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Woodstock Institute.

Mr. MCGOVERN. Mr. Speaker, it is clear we have a disagreement here, and it ought to be resolved in an open and fair fashion with a debate and a vote on an amendment. We are not going to have that.

So I am just going to close by saying to my colleagues on both sides of the aisle I have got a radical idea for what I think is the greatest democratic institution in the world, the United States Congress. That radical idea is that we ought to allow a little democracy to happen here. We ought to not be afraid of debate. We ought to not be afraid of allowing at least one amendment—that is all, one amendment—to come to the floor so that the concerns that we have voiced on our side of the aisle, a worry that consumers will once again become victims and get a raw deal, could be avoided. We ought to have that debate, and we ought to vote up or down on it.

This grace period is, as I said, supported by everybody. It is supported by the CFPB. We are all on board on that. That is not the controversy. The controversy is this added stuff. And the way the majority has decided to handle this—to shut the whole process down—that is, I think, beneath what this institution should be about.

So I would urge my colleagues in the strongest possible terms to please vote against this rule. Send a message to the leadership here that we need to do this better. We need a better process. This process is lousy, and we all should be fed up with it.

I yield back the balance of my time.

Mr. STIVERS. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I want to address the thing that the gentleman has continued to talk about: good faith.

Good faith is known in all 50 States. It has been enacted in the Uniform Commercial Code. It is kind of interpreted two ways.

And, by the way, the defendants are the ones who have to prove they acted in good faith, not the litigants, not the people who bring the lawsuit, but the defendants have to meet one of two standards to prove they acted in good faith.

Number one is a reasonableness standard. In general, they relied on something. They were reasonable in their dealings. The plaintiff does not have to prove anything, just the defendant.

The second also uses reasonableness, but it is about intent. If they intended to comply with the standard, that is the other thing that the defendant brings forward.

I want to be clear here. Nothing changes the standard for a plaintiff in this. So this whole argument about whether somebody can act in good faith and yet deceive people, any court in the land would say that can't happen. You can't deceive somebody and

say you acted in good faith. That is not good faith.

So we stand with consumers who want to close on their homes for the American Dream in a timely way. We also stand by those who are trying in good faith to comply with 1,886 pages of regulation. It is important to note that this is a temporary standard through February 1, 2016, to give people a grace period from both administrative actions and legal actions. You have to give them a grace period in both categories.

If you only give an administrative grace period, as the other side of the aisle has argued, everyone will simply run to the courts and there is no grace period there for good faith efforts. Good faith is important. It means something. We stand with consumers. We do not stand with trial lawyers.

This bill allows a transition period to occur and ensure that buyers and sellers can have closings during that period, and those that are acting in good faith will be protected from both regulation and litigation.

Mr. Speaker, I urge my colleagues to support the rule and the underlying bill.

I yield back the balance of my time, and I move the previous question on the resolution.

The SPEAKER pro tempore (Mr. YODER). The question is on ordering the previous question.

The question was taken; and the Speaker pro tempore announced that the ayes appeared to have it.

Mr. MCGOVERN. Mr. Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, further proceedings on this question will be postponed.

RAISING A QUESTION OF THE PRIVILEGES OF THE HOUSE

Ms. SLAUGHTER. Mr. Speaker, I rise to a question of the privileges of the House and offer the resolution previously noticed.

The SPEAKER pro tempore. The Clerk will report the resolution.

The Clerk read as follows:

Whereas the attacks in Benghazi, Libya, on September 11, 2012, took the lives of U.S. Ambassador Christopher Stevens, Foreign Service Officer Sean Smith, and former Navy SEALs Tyrone Woods and Glen Doherty;

Whereas the events leading up to and in the immediate aftermath of the attacks on the U.S. consulate in Benghazi were rightfully and thoroughly examined to honor the memory of the victims and to improve the safety of the men and women serving our country overseas;

Whereas the independent Accountability Review Board convened by the U.S. State Department investigated the events in Benghazi and found no evidence of deliberate wrongdoing;

Whereas five committees in the U.S. House of Representatives investigated the events in Benghazi and found no evidence of deliberate wrongdoing;

Whereas four committees in the U.S. Senate investigated the events in Benghazi and found no evidence of deliberate wrongdoing;

Whereas in each fiscal year, more than \$4 billion is appropriated to run the Congress, with untold amounts of this taxpayer money expended by nine Congressional committees to investigate the events in Benghazi, none of which produced any evidence of deliberate wrongdoing;

Whereas after the exhaustive, thorough, and costly investigations by nine Congressional committees and the independent Accountability Review Board found no evidence of deliberate wrongdoing, Republican leaders in the House insisted on using taxpayer dollars to fund a new, duplicative "Select Committee on the Events Surrounding the 2012 Terrorist Attack in Benghazi," (hereafter the Select Committee) to re-examine the matter;

Whereas this taxpayer-funded committee was given broad powers to pursue its investigations, including an unlimited, taxpayer-funded budget and granting the Chairman the legal authority to subpoena documents and compel testimony without any debate or a vote;

Whereas the ongoing Republican-led investigation into the events in Benghazi is now one of the longest running and least productive investigations in Congressional history;

Whereas a widely-quoted statement made on September 29th, 2015 by Representative Kevin McCarthy, the Republican Leader of the House of Representatives, has called into question the integrity of the proceedings of the Select Committee and the House of Representatives as a whole;

Whereas this statement by Representative McCarthy demonstrates that the Select Committee established by Republican leaders in the House of Representatives was created to influence public opinion of a presidential candidate;

Whereas the Select Committee has been in existence for 17 months but has held only three hearings;

Whereas the Select Committee abandoned its plans to obtain public testimony from Defense Department and Intelligence Community leaders;

Whereas the Select Committee excluded Democratic Members from interviews of witnesses who provided exculpatory information related to its investigation;

Whereas information obtained by the Select Committee has been selectively and inaccurately leaked to influence the electoral standing of a candidate for public office;

Whereas such actions represent an abuse of power that demonstrates the partisan nature of the Select Committee;

Whereas the Select Committee has spent more than \$4.5 million in taxpayer funds to date to advance its partisan efforts;

Whereas this amount does not include the costs of the independent Accountability Review Board; the hearings and reports by nine Congressional committees; the time, money, and resources consumed by Federal agencies to comply with Select Committee requests; or the opportunity cost of not spending this money elsewhere, such as improving security for our diplomatic officers abroad;

Whereas it is an outrage that more than \$4.5 million in taxpayer funds have been used by Republicans in the House of Representatives, not to run the government, but to interfere inappropriately with an election for president of the United States;

Whereas the use of taxpayer dollars by the House of Representatives for campaign purposes is a violation of the Rules of the House and Federal law;

Resolved, That:

1) this misuse of the official resources of the House of Representatives for political purposes undermines the integrity of the proceedings of the House and brings discredit to the House;

2) the integrity of the proceedings of the House can be fully restored only by the dissolution of the Select Committee; and

3) the Select Committee shall be dismantled and is hereby directed to make public within thirty days transcripts of all unclassified interviews and depositions it has conducted.

The SPEAKER pro tempore. The Chair would entertain argument on whether the resolution qualifies as a question of the privileges of the House.

Does any Member seek recognition?

If not, the Chair will rule.

The gentlewoman from New York seeks to offer a resolution as a question of the privileges of the House under rule IX. The resolution alleges that a select committee established by order of the House has misused House resources for a political purpose and proposes to dismantle the select committee.

In evaluating the resolution under rule IX, the Chair must determine whether the resolution affects “the rights of the House collectively, its safety, dignity, and the integrity of its proceedings.” In addition, Cannon’s Precedents, volume 6, section 395 cites the precedent of September 24, 1917, for the proposition that “the presence of unprivileged matter destroys the privilege of a resolution otherwise privileged.” That ruling is the foundation for the principle that either the entire resolution is privileged, or none of it is.

Section 706 of the House Rules and Manual documents several precedents holding that a resolution alleging a question of the privileges of the House may not collaterally challenge a rule of the House.

One such precedent occurred on January 23, 1984. On that date, Speaker O’Neill ruled that a resolution directing a change in political ratios of committee membership did not qualify as a question of privilege because that issue could be otherwise presented to the House in a privileged manner. The Speaker noted that the resolution itself did not constitute a change in the rules of the House, but nevertheless held that the resolution did not qualify because it presented a collateral challenge to an adopted rule of the House.

The Chair would also note the events of January 31, 1996, when a resolution directing the Speaker to withdraw an invitation for a foreign head of state to address a joint meeting of Congress was held not to present a question of privilege because it proposed a collateral change in a previous order of the House.

In each of these cases, the crucial question was whether the resolution presented a collateral challenge to an existing rule or order of the House.

The resolution offered by the gentlewoman from New York proposes to dismantle the Select Committee on the Events Surrounding the 2012 Terrorist Attack in Benghazi, which was established in the 114th Congress by section 4(a) of House Resolution 5, adopted by the House on January 6, 2015. The resolution presents a collateral challenge

to that order of the House. As such, the resolution does not constitute a question of the privileges of the House.

Ms. SLAUGHTER. Mr. Speaker, I appeal the ruling of the Chair.

The SPEAKER pro tempore. The question is, Shall the decision of the Chair stand as the judgment of the House?

MOTION TO TABLE

Mr. STIVERS. Mr. Speaker, I move to lay the appeal on the table.

The SPEAKER pro tempore. The question is on the motion to table.

The question was taken; and the Speaker pro tempore announced that the ayes appeared to have it.

Ms. SLAUGHTER. Mr. Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, this 15-minute vote on the motion to table will be followed by a 5-minute vote on adoption of House Resolution 462.

The vote was taken by electronic device, and there were—yeas 240, nays 183, not voting 11, as follows:

[Roll No. 536]

YEAS—240

Abraham	Farenthold	LaHood
Aderholt	Fincher	LaMalfa
Allen	Fitzpatrick	Lamborn
Amash	Fleischmann	Lance
Amodei	Fleming	Latta
Babin	Flores	LoBiondo
Barletta	Forbes	Long
Barr	Portenberry	Loudermilk
Barton	Fox	Love
Benishek	Franks (AZ)	Lucas
Bilirakis	Frelinghuysen	Luetkemeyer
Bishop (MI)	Garrett	MacArthur
Bishop (UT)	Gibbs	Marchant
Black	Gibson	Marino
Blackburn	Gohmert	Massie
Blum	Goodlatte	McCarthy
Bost	Gosar	McCauley
Boustany	Gowdy	McClintock
Brady (TX)	Graves (GA)	McHenry
Brat	Graves (LA)	McKinley
Bridenstine	Graves (MO)	McMorris
Brooks (AL)	Griffith	Rodgers
Brooks (IN)	Grothman	McSally
Buchanan	Guinta	Meadows
Buchner	Guthrie	Meehan
Bucshon	Hanna	Messer
Burgess	Hardy	Mica
Byrne	Harper	Miller (FL)
Calvert	Harris	Miller (MI)
Carter (GA)	Hartzler	Moolenaar
Carter (TX)	Heck (NV)	Mooney (WV)
Chabot	Hensarling	Mullin
Chaffetz	Herrera Beutler	Mulvaney
Clawson (FL)	Hice, Jody B.	Murphy (PA)
Coffman	Hill	Neugebauer
Cole	Holding	Newhouse
Collins (GA)	Huelskamp	Noem
Collins (NY)	Huizenga (MI)	Nugent
Comstock	Hultgren	Nunes
Conaway	Hunter	Olson
Cook	Hurd (TX)	Palazzo
Costello (PA)	Hurt (VA)	Palmer
Cramer	Issa	Paulsen
Crawford	Jenkins (KS)	Pearce
Crenshaw	Jenkins (WV)	Perry
Culberson	Johnson (OH)	Pittenger
Curbelo (FL)	Johnson, Sam	Pitts
Davis, Rodney	Jolly	Poe (TX)
Denham	Jones	Poliquin
Dent	Jordan	Pompeo
DeSantis	Joyce	Posey
DesJarlais	Katko	Price, Tom
Diaz-Balart	Kelly (MS)	Ratcliffe
Dold	Kelly (PA)	Reed
Donovan	King (IA)	Reichert
Duffy	King (NY)	Renacci
Duncan (SC)	Kinzinger (IL)	Ribble
Duncan (TN)	Kline	Rice (SC)
Ellmers (NC)	Knight	Rigell
Emmer (MN)	Labrador	Roby

Roe (TN)	Shimkus
Rogers (AL)	Shuster
Rogers (KY)	Simpson
Rohrabacher	Smith (MO)
Rokita	Smith (NE)
Rooney (FL)	Smith (NJ)
Ros-Lehtinen	Stefanik
Roskam	Stewart
Ross	Stivers
Rothfus	Stutzman
Rouzer	Thompson (PA)
Royce	Thornberry
Russell	Tiberi
Ryan (WI)	Tipton
Salmon	Trott
Sanford	Turner
Scalise	Upton
Schweikert	Valadao
Scott, Austin	Wagner
Sensenbrenner	Walberg
Sessions	Walden

NAYS—183

Adams	Fudge	Napolitano
Aguilar	Gabbard	Neal
Ashford	Gallego	Nolan
Bass	Garamendi	Norcross
Beatty	Graham	O'Rourke
Becerra	Grayson	Pallone
Bera	Green, Al	Pascarelli
Beyer	Green, Gene	Pelosi
Bishop (GA)	Grijalva	Perlmutter
Blumenauer	Gutiérrez	Peters
Bonamici	Hahn	Peterson
Boyle, Brendan F.	Hastings	Pingree
Brady (PA)	Heck (WA)	Pocan
Brown (FL)	Higgins	Polis
Brownley (CA)	Himes	Price (NC)
Bustos	Honda	Quigley
Butterfield	Hoyer	Rangel
Capps	Huffman	Rice (NY)
Capuano	Israel	Richmond
Cárdenas	Jackson Lee	Roybal-Allard
Carney	Jeffries	Ruiz
Carson (IN)	Johnson (GA)	Ruppersberger
Cartwright	Johnson, E. B.	Rush
Castor (FL)	Kaptur	Ryan (OH)
Castro (TX)	Keating	Sánchez, Linda T.
Chu, Judy	Kelly (IL)	Sanchez, Loretta
Cicilline	Kennedy	Sarbanes
Ciulline	Kildee	Schakowsky
Clark (MA)	Kilmer	Schiff
Clarke (NY)	Kind	Schrader
Clay	Kirkpatrick	Scott, David
Cleaver	Kuster	Serrano
Clyburn	Langevin	Sewell (AL)
Cohen	Larsen (WA)	Sherman
Connolly	Larson (CT)	Sires
Conyers	Lawrence	Slaughter
Cooper	Lee	Smith (WA)
Costa	Levin	Speier
Courtney	Lewis	Swalwell (CA)
Crowley	Lieu, Ted	Takai
Cuellar	Lipinski	Takano
Cummings	Loebach	Thompson (CA)
Davis (CA)	Lofgren	Thompson (MS)
Davis, Danny	Lowenthal	Titus
DeFazio	Lowe	Tonko
DeGette	Lujan Grisham (NM)	Torres
Delaney	Lujan, Ben Ray (NM)	Tsongas
DeLauro	Lynch	Van Hollen
DelBene	Maloney, Carolyn	Vargas
DeSaulnier	Maloney, Sean	Veasey
Deutch	Matsui	Vela
Doggett	McCollum	Velázquez
Doyle, Michael F.	McDermott	Visclosky
Duckworth	McGovern	Walz
Edwards	McNerney	Wasserman
Ellison	Meeks	Schultz
Engel	Meng	Waters, Maxine
Eshoo	Moore	Watson Coleman
Esty	Moulton	Welch
Farr	Murphy (FL)	Wilson (FL)
Fattah	Nadler	Yarmuth
Foster		
Frankel (FL)		

NOT VOTING—11

Dingell	Lummis	Smith (TX)
Granger	Payne	Walorski
Hinojosa	Scott (VA)	Williams
Hudson	Sinema	

□ 1413

So the motion to table was agreed to. The result of the vote was announced as above recorded.

A motion to reconsider was laid on the table.

PROVIDING FOR CONSIDERATION OF H.R. 3192, HOMEBUYERS ASSISTANCE ACT, AND PROVIDING FOR PROCEEDINGS DURING THE PERIOD FROM OCTOBER 12, 2015, THROUGH OCTOBER 19, 2015

The SPEAKER pro tempore. The unfinished business is the vote on adoption of the resolution (H. Res. 462) providing for consideration of the bill (H.R. 3192) to provide for a temporary safe harbor from the enforcement of integrated disclosure requirements for mortgage loan transactions under the Real Estate Settlement Procedures Act of 1974 and the Truth in Lending Act, and for other purposes, and providing for proceedings during the period from October 12, 2015, through October 19, 2015, on which the yeas and nays were ordered.

The Clerk read the title of the resolution.

The SPEAKER pro tempore. The question is on the resolution.

This will be a 5-minute vote.

The vote was taken by electronic device, and there were—yeas 238, nays 181, not voting 15, as follows:

[Roll No. 537]

YEAS—238

Abraham	Dold	Jolly
Aderholt	Donovan	Jones
Allen	Duffy	Jordan
Amash	Duncan (SC)	Joyce
Amodei	Duncan (TN)	Katko
Babin	Ellmers (NC)	Kelly (MS)
Barletta	Emmer (MN)	Kelly (PA)
Barr	Farenthold	King (IA)
Barton	Fincher	King (NY)
Benishkek	Fitzpatrick	Kinzinger (IL)
Bilirakis	Fleischmann	Kline
Bishop (MI)	Fleming	Knight
Bishop (UT)	Flores	Labrador
Black	Fortenberry	LaHood
Blackburn	Fox	LaMalfa
Blum	Franks (AZ)	Lamborn
Bost	Frelinghuysen	Lance
Boustany	Garrett	Latta
Brady (TX)	Gibbs	LoBiondo
Brat	Gibson	Long
Bridenstine	Gohmert	Loudermilk
Brooks (AL)	Goodlatte	Love
Brooks (IN)	Gosar	Lucas
Buchanan	Gowdy	Luetkemeyer
Buck	Graves (GA)	MacArthur
Bucshon	Graves (LA)	Marchant
Burgess	Graves (MO)	Marino
Byrne	Griffith	Massie
Calvert	Grothman	McCarthy
Carter (GA)	Guinta	McCaul
Carter (TX)	Guthrie	McClintock
Chabot	Hanna	McHenry
Chaffetz	Hardy	McKinley
Clawson (FL)	Harper	McMorris
Coffman	Harris	Rodgers
Cole	Hartzler	McSally
Collins (GA)	Heck (NV)	Meadows
Collins (NY)	Hensarling	Meehan
Comstock	Herrera Beutler	Messer
Conaway	Hice, Jody B.	Mica
Cook	Hill	Miller (FL)
Costello (PA)	Holding	Miller (MI)
Cramer	Huelskamp	Moolenaar
Crawford	Huizenga (MI)	Mooney (WV)
Crenshaw	Hultgren	Mullin
Culberson	Hunter	Mulvaney
Curbelo (FL)	Hurd (TX)	Murphy (PA)
Davis, Rodney	Hurt (VA)	Neugebauer
Denham	Issa	Newhouse
Dent	Jenkins (KS)	Noem
DeSantis	Jenkins (WV)	Nugent
DesJarlais	Johnson (OH)	Nunes
Diaz-Balart	Johnson, Sam	Olson

Palazzo	Roskam
Palmer	Ross
Paulsen	Rothfus
Pearce	Rouzer
Perry	Royce
Pittenger	Russell
Pitts	Ryan (WI)
Poe (TX)	Salmon
Poliquin	Sanford
Pompeo	Scalise
Posey	Schweikert
Price, Tom	Scott, Austin
Ratcliffe	Sensenbrenner
Reed	Sessions
Reichert	Shimkus
Renacci	Shuster
Ribble	Simpson
Rice (SC)	Smith (MO)
Rigell	Smith (NE)
Roby	Smith (NJ)
Roe (TN)	Stefanik
Rogers (AL)	Stewart
Rogers (KY)	Stivers
Rohrabacher	Stutzman
Rokita	Thompson (PA)
Rooney (FL)	Thornberry
Ros-Lehtinen	Tiberi

NAYS—181

Adams	Frankel (FL)	Murphy (FL)
Aguilar	Fudge	Nadler
Ashford	Gabbard	Napolitano
Bass	Gallo	Neal
Beatty	Garamendi	Nolan
Becerra	Graham	Norcross
Bera	Grayson	O'Rourke
Beyer	Green, Al	Pallone
Bishop (GA)	Green, Gene	Pascarell
Blumenauer	Grijalva	Pelosi
Bonamici	Gutiérrez	Perlmutter
Boyle, Brendan F.	Hahn	Peters
Brady (PA)	Hastings	Peterson
Brown (FL)	Heck (WA)	Pingree
Brownley (CA)	Higgins	Pocan
Bustos	Himes	Polis
Butterfield	Honda	Price (NC)
Capps	Hoyer	Quigley
Capuano	Huffman	Rangel
Cárdenas	Israel	Rice (NY)
Carney	Jackson Lee	Richmond
Carson (IN)	Jeffries	Roybal-Allard
Cartwright	Johnson (GA)	Ruiz
Castor (FL)	Johnson, E. B.	Ruppersberger
Castro (TX)	Kaptur	Rush
Chu, Judy	Keating	Ryan (OH)
Cicilline	Kelly (IL)	Sánchez, Linda T.
Clark (MA)	Kennedy	Sanchez, Loretta
Clarke (NY)	Kildee	Sarbanes
Clay	Kilmer	Schakowsky
Cleaver	Kind	Schiff
Clyburn	Kirkpatrick	Schrader
Cohen	Kuster	Scott, David
Connolly	Langevin	Serrano
Conyers	Larsen (WA)	Sewell (AL)
Cooper	Larson (CT)	Sherman
Costa	Lawrence	Sires
Courtney	Lee	Slaughter
Crowley	Levin	Smith (WA)
Cuellar	Lewis	Swalwell (CA)
Cummings	Lieu, Ted	Takai
Davis (CA)	Lipinski	Takano
Davis, Danny	Loebach	Thompson (CA)
DeFazio	Lofgren	Thompson (MS)
DeGette	Lowenthal	Titus
Delaney	Lowe	Tonko
DeLauro	Lujan Grisham	Torres
DeBene	(NM)	Tsongas
DeSaulnier	Luján, Ben Ray	Van Hollen
Deutch	(NM)	Vargas
Doggett	Lynch	Veasey
Doyle, Michael F.	Maloney, Sean	Vela
Duckworth	Maloney, Sean	Visclosky
Edwards	Matsui	Walz
Ellison	McCollum	Wasserman
Engel	McDermott	Schultz
Eshoo	McGovern	Waters, Maxine
Esty	McNerney	Watson Coleman
Farr	Meeks	Welch
Fattah	Meng	Wilson (FL)
Foster	Moore	Yarmuth
	Moulton	

NOT VOTING—15

Dingell	Lummis	Speier
Forbes	Payne	Velázquez
Granger	Scott (VA)	Walberg
Hinojosa	Sinema	Walorski
Hudson	Smith (TX)	Williams

□ 1421

So the resolution was agreed to.
The result of the vote was announced as above recorded.

A motion to reconsider was laid on the table.

PERMISSION TO POSTPONE ADOPTION OF MOTION TO RECOMMIT ON H.R. 3192, HOMEBUYERS ASSISTANCE ACT

Mr. HENSARLING. Mr. Speaker, I ask unanimous consent that the question of adopting a motion to recommit on H.R. 3192 may be subject to postponement as though under clause 8 of rule XX.

The SPEAKER pro tempore (Mr. HOLDING). Is there objection to the request of the gentleman from Texas?

There was no objection.

HOMEBUYERS ASSISTANCE ACT

Mr. HENSARLING. Mr. Speaker, pursuant to House Resolution 462, I call up the bill (H.R. 3192) to provide for a temporary safe harbor from the enforcement of integrated disclosure requirements for mortgage loan transactions under the Real Estate Settlement Procedures Act of 1974 and the Truth in Lending Act, and for other purposes, and ask for its immediate consideration in the House.

The Clerk read the title of the bill.

The SPEAKER pro tempore. Pursuant to House Resolution 462, the bill is considered read.

The text of the bill is as follows:

H.R. 3192

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the “Homebuyers Assistance Act”.

SEC. 2. ENFORCEMENT SAFE HARBOR.

The integrated disclosure requirements for mortgage loan transactions under section 4(a) of the Real Estate Settlement Procedures Act of 1974 (12 U.S.C. 2603(a)), section 105(b) of the Truth in Lending Act (15 U.S.C. 1604(b)), and regulations issued under such sections may not be enforced against any person until February 1, 2016, and no suit may be filed against any person for a violation of such requirements occurring before such date, so long as such person has made a good faith effort to comply with such requirements.

The SPEAKER pro tempore. The bill shall be debatable for 1 hour, equally divided and controlled by the chair and ranking minority member of the Committee on Financial Services.

The gentleman from Texas (Mr. HENSARLING) and the gentlewoman from California (Ms. MAXINE WATERS) each will control 30 minutes.

The Chair recognizes the gentleman from Texas.

GENERAL LEAVE

Mr. HENSARLING. Mr. Speaker, I ask unanimous consent that all Members have 5 legislative days in which to revise and extend their remarks and